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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**WESTERN DIVISION**

In re: KOTTKE, DANIEL JAMES  
 KOTTKE, CYNTHIA ANN

§ Case No. 15-80244  
 §  
 §  
 §

Debtor(s)

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on January 31, 2015. The undersigned trustee was appointed on January 31, 2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 21,590.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>15.28</u>
Bank service fees	<u>397.03</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>21,177.69</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/20/2015 and the deadline for filing governmental claims was 07/30/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,909.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,909.00, for a total compensation of \$2,909.00.<sup>2</sup>In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$221.52, for total expenses of \$221.52.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/15/2016 By:/s/JOSEPH D. OLSEN  
Trustee, Bar No.:

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Page: 1

Case Number: 15-80244

Trustee: (330400) JOSEPH D. OLSEN

Case Name: KOTTKE, DANIEL JAMES  
KOTTKE, CYNTHIA ANN

Filed (f) or Converted (c): 01/31/15 (f)

Period Ending: 12/15/16

§341(a) Meeting Date: 03/05/15

Claims Bar Date: 07/20/15

Ref. #	1  Asset Description (Scheduled And Unscheduled (u) Property)	2  Petition/ Unscheduled Values	3  Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4  Property <u>Abandoned</u> OA=§554(a)	5  Sale/Funds Received by the Estate	6  Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Single Family Dwelling, Location: 3415 Venice, M	215,000.00	0.00		0.00	FA
2	McHenry Theater, Location: 1204 - 1208 Green St.	400,000.00	0.00		0.00	FA
3	Commercial Building, Location: 3904 Main St., Mc	329,000.00	0.00		0.00	FA
4	Cash in wallet/purse	120.00	0.00		0.00	FA
5	Checking account ending in: 7377X	582.67	0.00		0.00	FA
6	Savings account ending in: 4707	161.51	0.00		0.00	FA
7	Checking account ending in: 3406	0.00	0.00		0.00	FA
8	Business checking account ending in: 1101	501.12	0.00		0.00	FA
9	Checking account ending in: 3938	255.33	0.00		0.00	FA
10	Savings/Share account ending in: 7377A	249.42	0.00		0.00	FA
11	Ordinary household goods and furnishings	705.00	0.00		0.00	FA
12	Necessary wearing apparel	160.00	0.00		0.00	FA
13	Mans watch, womans watch, wedding band, wedding	145.00	0.00		0.00	FA
14	Digital camera	50.00	0.00		0.00	FA
15	Whole Life Insurance	2,820.24	0.00		0.00	FA
16	Whole Life Insurance	473.44	0.00		0.00	FA
17	Whole Life Insurance	2,923.97	0.00		0.00	FA
18	Employer Pension	80,550.00	0.00		0.00	FA
19	Brokerage Account	2.78	0.00		0.00	FA
20	2008 Lincoln MKX	13,182.00	0.00		6,000.00	FA
21	2000 Olds Bravado	1,409.00	0.00		0.00	FA
22	2006 Chevy Aveo	2,000.00	0.00		0.00	FA
23	Desktop and laptop computers, printer and access	75.00	0.00		0.00	FA
24	File cabinet and copy machine	50.00	0.00		0.00	FA
25	Wife's inheritance (u)	0.00	0.00		0.00	FA
26	2014 federal tax refund (u)	0.00	7,390.00		7,390.00	FA
27	2014 state tax refund (u)	2,957.00	2,957.00		0.00	FA

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

**Case Number:** 15-80244

**Trustee:** (330400) JOSEPH D. OLSEN

**Case Name:** KOTTKE, DANIEL JAMES  
KOTTKE, CYNTHIA ANN

**Filed (f) or Converted (c):** 01/31/15 (f)

**Period Ending:** 12/15/16

**§341(a) Meeting Date:** 03/05/15

**Claims Bar Date:** 07/20/15

1  Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2  Petition/ Unscheduled Values	3  Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4  <u>Property Abandoned</u> OA=§554(a)	5  Sale/Funds Received by the Estate	6  Asset Fully Administered (FA)/ Gross Value of Remaining Assets
28 Cashier's checks (2) (u)	0.00	8,200.00		8,200.00	FA
28 Assets Totals (Excluding unknown values)	\$1,053,373.48	\$18,547.00		\$21,590.00	\$0.00

**Major Activities Affecting Case Closing:**

The Trustee administered the Debtor's equity interest in a certain vehicle and is currently administering the Debtor's 2014 federal tax refund, as well as some unutilized cashier's checks. The Trustee has written to the issuing bank on the cashier's checks and expects to collect on that account receivable in January 2016 and the Trustee is receiving payments of \$400.00 per month on the Debtors' conversion of their 2014 federal income tax refund of approximately \$7,390.00 and the Trustee still needs to collect approximately \$4,800.00.

**Initial Projected Date Of Final Report (TFR):** December 31, 2015

**Current Projected Date Of Final Report (TFR):** June 30, 2017

## Form 2

### Cash Receipts And Disbursements Record

Page: 1

**Case Number:** 15-80244  
**Case Name:** KOTTKE, DANIEL JAMES  
 KOTTKE, CYNTHIA ANN  
**Taxpayer ID #:** \*\*-\*\*-7869  
**Period Ending:** 12/15/16

**Trustee:** JOSEPH D. OLSEN (330400)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*5166 - Checking Account  
**Blanket Bond:** \$1,500,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
04/21/15	{20}	Cynthia Kottke	payment on Lincoln	1129-000	1,000.00		1,000.00
04/27/15	{20}	Cynthia A. Kottke	monthly pymt regarding Lincoln	1129-000	2,000.00		3,000.00
04/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,990.00
05/04/15	{20}	Cynthia A. Kottke	final pymt	1129-000	3,000.00		5,990.00
05/29/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,980.00
06/09/15	101	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/09/2015 FOR CASE #15-80244, BOND #016018067	2300-000		7.56	5,972.44
06/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,962.44
07/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,952.44
08/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,942.44
09/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,932.44
10/20/15	{26}	Home State Bank	From Cynthia Kottke re: partial repayment of converted refund	1224-000	1,000.00		6,932.44
10/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,922.44
11/25/15	{26}	Cynthia A. Kottke	2014 fed tax refund	1224-000	400.00		7,322.44
11/25/15	{26}	Daniel and Cynthia Kottke	2014 Fed Tax refund.	1224-000	190.00		7,512.44
11/25/15	{26}	Daniel and Cynthia Kottke	2014 fed. tax return	1224-000	1,000.00		8,512.44
11/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	8,502.44
12/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.45	8,488.99
01/04/16	{26}	Dan and Cynthia Kottke	pymt re: tax refund	1224-000	400.00		8,888.99
01/04/16	{28}	State Bank of the Lakes	Reissuance of (2) cashier's checks	1229-000	8,200.00		17,088.99
01/19/16	{26}	Dan and Cynthia Kottke	Mo. pymt re: tax returns	1224-000	400.00		17,488.99
01/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		21.81	17,467.18
02/12/16	{26}	Daniel and Cynthia Kottke	mo. pymt re: tax refund	1224-000	400.00		17,867.18
03/01/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		24.42	17,842.76
03/14/16	{26}	Cynthia Kottke	mo. pymt. - re: tax refund	1224-000	400.00		18,242.76
03/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		28.46	18,214.30
04/18/16	{26}	Daniel and Cynthia Kottke	mo. pymt re: tax refund	1224-000	400.00		18,614.30
04/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		25.42	18,588.88
05/23/16	{26}	Daniel and Cynthia Kottke	mo. pymt re: tax return	1224-000	400.00		18,988.88
05/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		25.85	18,963.03
06/02/16	102	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/02/2016 FOR CASE #15-80244	2300-000		7.72	18,955.31
06/22/16	{26}	Daniel & Cynthia Kottke	repayment re: federal tax refund	1224-000	250.00		19,205.31
06/22/16	{26}	Daniel & Cynthia Kottke	repayment on federal tax return	1224-000	150.00		19,355.31

Subtotals : \$19,590.00 \$234.69

## Form 2

### Cash Receipts And Disbursements Record

Page: 2

**Case Number:** 15-80244  
**Case Name:** KOTTKE, DANIEL JAMES  
 KOTTKE, CYNTHIA ANN  
**Taxpayer ID #:** \*\*-\*\*7869  
**Period Ending:** 12/15/16

**Trustee:** JOSEPH D. OLSEN (330400)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*5166 - Checking Account  
**Blanket Bond:** \$1,500,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
06/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		30.04	19,325.27
07/21/16	{26}	Daniel and Cynthia Kottke	mo. pymt re: tax refund	1224-000	400.00		19,725.27
07/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		26.87	19,698.40
08/17/16	{26}	Daniel and Cynthia Kottke	mo. pymt re: tax refund	1224-000	400.00		20,098.40
08/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		31.32	20,067.08
09/26/16	{26}	Daniel Kottke & Cynthia Kottke	mo. pymt re: tax refund	1224-000	500.00		20,567.08
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		28.85	20,538.23
10/24/16	{26}	Daniel & Cynthia Kottke		1224-000	400.00		20,938.23
10/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		28.55	20,909.68
11/30/16	{26}	Daniel & Cynthia Kottke	monthly loan payment on federal tax refund	1224-000	300.00		21,209.68
11/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		31.99	21,177.69
<b>ACCOUNT TOTALS</b>					<b>21,590.00</b>	<b>412.31</b>	<b>\$21,177.69</b>
Less: Bank Transfers					0.00	0.00	
<b>Subtotal</b>					<b>21,590.00</b>	<b>412.31</b>	
Less: Payments to Debtors						0.00	
<b>NET Receipts / Disbursements</b>					<b>\$21,590.00</b>	<b>\$412.31</b>	
Net Receipts :		<b>21,590.00</b>					
Net Estate :		<b>\$21,590.00</b>					
<b>TOTAL - ALL ACCOUNTS</b>					<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
Checking # *****5166					<b>21,590.00</b>	<b>412.31</b>	<b>\$21,177.69</b>
					<b>\$21,590.00</b>	<b>\$412.31</b>	<b>\$21,177.69</b>

**Exhibit "C" - Analysis of Claims Register****Case: 15-80244 KOTTKE, DANIEL JAMES**

<b>Case Balance:</b>		<b>Total Proposed Payment:</b>		<b>Remaining Balance:</b>		\$0.00		
<b>Claim #</b>	<b>Claimant Name</b>	<b>Type</b>	<b>Amount Filed</b>	<b>Amount Allowed</b>	<b>Paid to Date</b>	<b>Claim Balance</b>	<b>Proposed Payment</b>	<b>Remaining Funds</b>
	Attorney Joseph D Olsen	Admin Ch. 7 <3110-00 Attorney for Trustee Fees (Trustee Firm)>	1,390.50	1,390.50	0.00	1,390.50	1,390.50	19,787.19
	JOSEPH D. OLSEN	Admin Ch. 7 <2200-00 Trustee Expenses>	221.52	221.52	0.00	221.52	221.52	19,565.67
	JOSEPH D. OLSEN	Admin Ch. 7 <2100-00 Trustee Compensation>	2,909.00	2,909.00	0.00	2,909.00	2,909.00	16,656.67
13S	Illinois Dept. of Employment Security	Secured	0.00	0.00	0.00	0.00	0.00	16,656.67
2P	Illinois Department of Revenue Bankruptcy Section	Priority	14,688.37	14,688.37	0.00	14,688.37	5,991.28	10,665.39
3	Internal Revenue Service	Priority	1,264.80	1,264.80	0.00	1,264.80	515.90	10,149.49
13P	Illinois Dept. of Employment Security	Priority	24,882.75	24,882.75	0.00	24,882.75	10,149.49	0.00
1	Illinois Department of Revenue Bankruptcy Section	Unsecured	0.00	0.00	0.00	0.00	0.00	0.00
2U	Illinois Department of Revenue Bankruptcy Section	Unsecured	3,479.48	3,479.48	0.00	3,479.48	0.00	0.00
4	Discover Bank	Unsecured	6,460.55	6,460.55	0.00	6,460.55	0.00	0.00
5	Walt Disney Studios Motion Pictures	Unsecured	16,242.09	16,242.09	0.00	16,242.09	0.00	0.00
6	Twentieth Century Fox Films Corporation	Unsecured	2,400.09	2,400.09	0.00	2,400.09	0.00	0.00
7	Capital One, N.A.	Unsecured	1,156.93	1,156.93	0.00	1,156.93	0.00	0.00
8	Advanta Bank Corporation	Unsecured	3,516.27	3,516.27	0.00	3,516.27	0.00	0.00
9	Fifth Third Bank	Unsecured	870,332.70	870,332.70	0.00	870,332.70	0.00	0.00
10	Sysco Chicago Inc	Unsecured	2,195.17	2,195.17	0.00	2,195.17	0.00	0.00
11	nicor gas	Unsecured	502.37	502.37	0.00	502.37	0.00	0.00
12	Zukowski, Rogers, Flood & McArdle	Unsecured	15,978.16	15,978.16	0.00	15,978.16	0.00	0.00
13U	Illinois Dept. of Employment Security	Unsecured	300.00	300.00	0.00	300.00	0.00	0.00

### Exhibit "C" - Analysis of Claims Register

Case: 15-80244 KOTTKE, DANIEL JAMES

Case Balance:	\$21,177.69	Total Proposed Payment:	\$21,177.69	Remaining Balance:		\$0.00		
Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	Total for Case 15-80244 :		\$967,920.75	\$967,920.75	\$0.00	\$967,920.75	\$21,177.69	

#### CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
<b>Total Administrative Claims :</b>	\$4,521.02	\$4,521.02	\$0.00	\$4,521.02	100.000000%
<b>Total Priority Claims :</b>	\$40,835.92	\$40,835.92	\$0.00	\$16,656.67	40.789261%
<b>Total Secured Claims :</b>	\$0.00	\$0.00	\$0.00	\$0.00	0.000000%
<b>Total Unsecured Claims :</b>	\$922,563.81	\$922,563.81	\$0.00	\$0.00	0.000000%

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-80244

Case Name: KOTTKE, DANIEL JAMES

Trustee Name: JOSEPH D. OLSEN

**Balance on hand:** \$ 21,177.69

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
13S	Illinois Dept. of Employment Security	0.00	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 21,177.69

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH D. OLSEN	2,909.00	0.00	2,909.00
Trustee, Expenses - JOSEPH D. OLSEN	221.52	0.00	221.52
Attorney for Trustee, Fees - Attorney Joseph D Olsen	1,390.50	0.00	1,390.50

Total to be paid for chapter 7 administration expenses: \$ 4,521.02

Remaining balance: \$ 16,656.67

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 16,656.67

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$40,835.92 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2P	Illinois Department of Revenue Bankruptcy Section	14,688.37	0.00	5,991.28
3	Internal Revenue Service	1,264.80	0.00	515.90
13P	Illinois Dept. of Employment Security	24,882.75	0.00	10,149.49

Total to be paid for priority claims: \$ 16,656.67  
 Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 922,263.81 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Illinois Department of Revenue Bankruptcy Section	0.00	0.00	0.00
2U	Illinois Department of Revenue Bankruptcy Section	3,479.48	0.00	0.00
4	Discover Bank	6,460.55	0.00	0.00
5	Walt Disney Studios Motion Pictures	16,242.09	0.00	0.00
6	Twentieth Century Fox Films Corporation	2,400.09	0.00	0.00
7	Capital One, N.A.	1,156.93	0.00	0.00
8	Advanta Bank Corporation	3,516.27	0.00	0.00
9	Fifth Third Bank	870,332.70	0.00	0.00
10	Sysco Chicago Inc	2,195.17	0.00	0.00
11	nicor gas	502.37	0.00	0.00
12	Zukowski, Rogers, Flood & McArdle	15,978.16	0.00	0.00

Total to be paid for timely general unsecured claims:	\$ 0.00
Remaining balance:	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 300.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
13U	Illinois Dept. of Employment Security	300.00	0.00	0.00

Total to be paid for tardy general unsecured claims:	\$ 0.00
Remaining balance:	\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$ 0.00
Remaining balance:	\$ 0.00